

FSA 410-1  
(03-06-97)U.S. DEPARTMENT OF AGRICULTURE  
Farm Service Agency

## REQUEST FOR DIRECT LOAN ASSISTANCE

Federal Agencies may not conduct or sponsor, and a person is not required to respond to, a collection of information request unless it displays a currently valid OMB control number. Public reporting burden for this collection of information is estimated to average 60 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Department of Agriculture, Clearance Officer, OIRM (OMB No. 0560-0167), Stop 7630, Washington, D.C. 20250-7630. RETURN THIS COMPLETED FORM TO YOUR FSA COUNTY OFFICE.

**INSTRUCTIONS TO APPLICANT:** (For individuals, partnerships, or joint operations, show names, and trade names if any. Business entity applicants must provide additional information listed in Item 31. A husband and wife who want to apply for a loan together will be considered a joint operation. Either a husband or wife can apply as an individual.)

1. APPLICANT'S NAME		2. SPOUSE'S NAME		3. APPLICANT'S TELEPHONE NO.	
4. APPLICANT'S ADDRESS				5. APPLICANT'S SOCIAL SECURITY NO. OR TAX IDENTIFICATION NO.	
6. APPLICANT'S BIRTH DATE		7. SPOUSE'S BIRTH DATE		8. SPOUSE'S SOCIAL SECURITY NUMBER	
9. TOTAL NUMBER OF HOUSEHOLD MEMBERS					

10. TYPE OF OPERATION:		<input type="checkbox"/> INDIVIDUAL		<input type="checkbox"/> PARTNERSHIP		<input type="checkbox"/> JOINT OPERATION		ACRES OWNED			
		<input type="checkbox"/> CORPORATION		<input type="checkbox"/> COOPERATIVE				ACRES RENTED			

11. MARITAL STATUS		<input type="checkbox"/> MARRIED		<input type="checkbox"/> SEPARATED		<input type="checkbox"/> UNMARRIED (INCLUDING SINGLE, DIVORCED, AND WIDOWED)	
--------------------	--	----------------------------------	--	------------------------------------	--	--	--

		YES	NO
12. Have you or any member of your organization ever been in receivership, been discharged in bankruptcy, or filed a petition for reorganization or bankruptcy? If YES, please provide details in Item 31.			
13. Are you, or any member of your organization, or the organization itself, involved in any pending litigation? If YES, provide details in Item 31.			
14. Do you now, or have you ever, conducted business under any other name? If YES, give name in Item 31.			
15a. Have you or any member of your organization ever obtained a direct or guaranteed farm loan from the Farm Service Agency (FSA) or Farmers Home Administration?			
15b. If Item 15a is YES, did the government ever forgive any debt through a write-off, debt settlement, compromise, write-down, charge-off, adjustment, reduction, or bankruptcy? If bankruptcy, please provide details in Item 31. If Item 15a is NO, leave blank.			
16. If you obtained a guaranteed loan, did the government pay the lender a loss claim? Leave blank if you did not obtain a guaranteed loan.			
17. Are you or any member of your organization delinquent on any federal debt? If YES, provide details in Item 31.			
18. Are you a citizen or permanent resident of the United States of America? If permanent resident, provide a copy of Form I-151 or I-551, "Alien Registration Receipt Card."			
19. Are you a veteran? If YES, please indicate Branch and Dates of Service in Item 31.			
20. Are you now, or have you ever farmed or ranched? If YES, provide the number of years and brief explanation in Item 31.			
21. Are you an FSA employee or are you related to or closely associated with any FSA employee? If YES, please explain in Item 31.			

22. PURPOSE OF LOAN		23. APPROXIMATE AMOUNT OF LOAN NEEDED	
24. NAME AND ADDRESS OF APPLICANT'S EMPLOYER		25. NAME AND ADDRESS OF SPOUSE'S EMPLOYER	
26. APPLICANT'S APPROXIMATE ANNUAL INCOME		27. SPOUSE'S APPROXIMATE ANNUAL INCOME	

## 28. FSA USE ONLY

A. DATE FORM FSA 410-1 RECEIVED		B. DATE APPLICATION COMPLETE	
C. CREDIT REPORT FEE \$		D. DATE RECEIVED	
E. INITIALS			
F. TYPE OF ASSISTANCE: FO <input type="checkbox"/> OL <input type="checkbox"/> EM <input type="checkbox"/> SUBORDINATION <input type="checkbox"/> OTHER (SPECIFY) <input type="checkbox"/>			



32. A signed and dated balance sheet not more than 90 days old is required. Business organizations must provide individual members' balance sheets. You may use this form or attach your own. If you have a balance sheet on file with FSA that is less than 90 days old, you need not complete this section at this time.												
BALANCE SHEET AS OF _____												
CURRENT FARM ASSETS				\$VALUE	CURRENT FARM LIABILITIES					\$AMOUNT		
Cash on hand	Checking		Savings		Farm Accounts and Notes Payable							
\$	\$		\$		(Include Principal and Interest)							
Other Investments:					Creditor	Payment Due Date	Interest Rate	Monthly or Annual Installment (\$)				
Time Certificates		Other										
\$		\$										
Accounts and Notes to be Received (Receivables)												
Crops and Feed		Units	Price Per Unit (\$)									
Livestock to be Sold		No.	Unit Weight	Price Per Unit (\$)	CCC Loan:							
					Type	Quantity	Due Date					
					Current Portion of Principal Due on:							
					Intermediate Liabilities							
					Long Term Liabilities							
					Accrued interest on:							
Growing Crops		Acres	Cost/Acre (\$)		Intermediate Liabilities							
					Long Term Liabilities							
					Accrued Taxes on:							
					Real Estate, Personal Property and Assessments							
Supplies and Prepaid Expenses					Income Tax and Social Security							
Leases					Accrued Rent/Lease Payments							
Other					Other (judgments, liens, etc.)							
TOTAL CURRENT FARM ASSETS ➤					TOTAL CURRENT FARM LIABILITIES ➤							
INTERMEDIATE FARM ASSETS					INTERMEDIATE FARM LIABILITIES (portion due beyond 12 months)							
Accounts and Notes to be Received beyond 12 months (Receivables)					Creditor	Payment Due Date	Interest Rate	Amount Delinquent (\$)				
Breeding Livestock		No.	Price Per Unit (\$)									
Machinery, Equipment and Vehicles												
Co-op Stock												
Cash Value, Life Insurance (Face Amount \$ )												
Farmer-Owned Reserve:												
Type	Quantity	Price/Unit (\$)			Loans Secured by Life Insurance Policy(ies)							
					Farmer-Owned Reserve							
Other					Other							
TOTAL INTERMEDIATE FARM ASSETS ➤					TOTAL INTERMEDIATE FARM LIABILITIES ➤							
LONG TERM FARM ASSETS (Farm Real Estate)				\$VALUE	LONG TERM FARM LIABILITIES (portion due beyond 12 months)					\$AMOUNT		
Acres	Date Bought	Annual Tax	Cost		Creditor	Payment Due Date	Interest Rate	Amount Delinquent (\$)				
			\$									
			\$									
Co-op Stock												
Equity in Partnerships/Corporations/Joint Operations/Cooperatives												
Other					Other							
TOTAL LONG TERM FARM ASSETS ➤					TOTAL LONG TERM FARM LIABILITIES ➤							
TOTAL FARM ASSETS ➤					TOTAL FARM LIABILITIES ➤							
NONFARM ASSETS					NONFARM LIABILITIES							
Household Goods					Nonfarm Accounts and Notes Payable							
Car, Recreational Vehicles, etc.					Creditor	Payment Due Date	Interest Rate	Monthly or Annual Installment (\$)				
Cash Value of Life Insurance												
Stocks, Bonds												
Nonfarm Business												
Other Nonfarm Assets												
Nonfarm Real Estate (Annual Tax \$ )												
					TOTAL NONFARM LIABILITIES ➤							
					TOTAL FARM LIABILITIES ➤							
TOTAL NONFARM ASSETS ➤					TOTAL LIABILITIES ➤							
TOTAL FARM ASSETS ➤					NET WORTH ➤							
TOTAL ASSETS ➤					TOTAL LIABILITIES AND NET WORTH ➤							

<p style="text-align: center;"><b>33. SPECIAL PROGRAM INFORMATION</b></p> <p>Certain FSA programs are, by law, designed to reach targeted applicants. If you are interested in any of the programs described below, or have questions about these programs and whether you may qualify for a specific program, the FSA office processing your application will help you.</p> <p>A. <b>SOCIALLY DISADVANTAGED APPLICANTS:</b> A portion of FSA farm ownership and operating loan funds are, by law, targeted to applicants who have been subjected to racial, ethnic or gender prejudice because of their identity as a member of a group, without regard to individual qualities. Under the applicable law, groups meeting this condition are: Women, Blacks, American Indians, Alaskan Natives, Hispanics, Asians, and Pacific Islanders.</p> <p>B. <b>BEGINNING FARMER ASSISTANCE:</b> FSA has the authority to assist beginning farmers and ranchers through the farm operating and ownership loan programs. A portion of FSA farm ownership and operating loan funds are, by law, targeted to beginning farmers and ranchers. In addition, FSA has a beginning farmer down payment program, which receives special funding. In some States, FSA has agreements with State beginning farmer programs to help meet the credit needs of beginning farmers and ranchers.</p> <p>C. <b>LIMITED RESOURCE LOANS:</b> Limited resource farm ownership and operating loans are available to qualified FSA applicants. This program provides loans at reduced interest rates to low-income farmers and ranchers whose farm operations and resources are so limited that they cannot pay the regular rates for FSA loans. The program is also intended to provide beginning farmers with an opportunity to start a successful farming operation.</p> <p style="text-align: center;"><b>34. STATEMENT REQUIRED BY THE PRIVACY ACT</b></p> <p>The following statements are made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a): The Farm Service Agency (FSA) is authorized by the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 1921 et seq.), or other Acts, and the regulations promulgated thereunder, to solicit the information requested on its application forms. The information requested is necessary for FSA to determine eligibility for credit or other financial assistance, service your loan, and conduct statistical analyses. Supplied information may be furnished to other Department of Agriculture agencies, the Internal Revenue Service, the Department of Justice or other law enforcement agencies, the Department of Defense, the Department of Housing and Urban Development, the Department of Labor, the United States Postal Service, or other Federal, State, or local agencies as required or permitted by law. In addition, information may be referred to interested parties under the Freedom of Information Act (FOIA), to financial consultants, advisors, lending institutions, packagers, agents, and private or commercial credit sources, to collection or servicing contractors, to credit reporting agencies, to private attorneys under contract with FSA or the Department of Justice, to business firms in the trade area that buy chattel or crops or sell them for commission, to Members of Congress or Congressional staff members, or to courts or adjudicative bodies. Disclosure of the information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Tax Identification Number, may result in a delay in the processing of an application or its rejection.</p> <p style="text-align: center;"><b>35. GENERAL INFORMATION</b></p> <p>A. <b>RIGHT TO FINANCIAL PRIVACY ACT OF 1978 AND TITLE XI, 1113(h) OF PUB. L. 95-630:</b> FSA has a right of access to financial records held by financial institutions in connection with providing assistance to you, as well as collecting on loans made to you or guaranteed by the government. Financial records involving your transaction will be available to FSA without further notice or authorization but will not be disclosed or released by this institution to another government Agency or Department without your consent except as required by law.</p> <p>B. <b>THE FEDERAL EQUAL OPPORTUNITY ACT</b> prohibits creditors from discriminating against borrowers on the basis of race, color, religion, sex, handicap, familial status, national origin, marital status, age (provided the borrower has the capacity to enter into a binding contract), because all or a part of the borrower's income derives from any public assistance program, or because the borrower has in good faith exercised any right under the Consumer Credit Protection Act.</p> <p>C. <b>FEDERAL COLLECTION POLICIES FOR CONSUMER DEBTS:</b> Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The mortgage lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgaged loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgement against you for any deficiency; (6) Refer your account to the Department of Justice for litigation; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written-off debt to the Internal Revenue service as taxable income. All of these actions can and will be used to recover debts owed to the Federal Government, when in its best interests.</p> <p style="text-align: center;"><b>36. CERTIFICATIONS</b></p> <p>A. <b>RESTRICTIONS AND DISCLOSURE OF LOBBYING ACTIVITIES</b></p> <p>1. The loan applicant certifies that: if any funds, by or on behalf of the loan applicant, have been or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant or Federal loan, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, or loan, the loan applicant shall complete and submit Standard Form - LLL, "Disclosure of Lobbying Activities," in accordance with its instructions.</p> <p>2. The loan applicant shall require that the language of this certification be included in the award documents for all sub-awards at all tiers (including contracts, subcontracts, and subgrants, under grants and loans) and that all subrecipients shall certify and disclose accordingly.</p> <p>3. This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this statement is a prerequisite for making or entering into this transaction imposed by 31 U.S.C. 1352. Any person who fails to file the required statement shall be subject to a civil penalty.</p> <p>B. <b>ABUSE OF CONTROLLED SUBSTANCES:</b></p> <p>The loan applicant certifies that he/she as an individual, or any member, stockholder, partner or joint operator of an entity applicant, has not been convicted under Federal or State law of planting, cultivating, growing, producing, harvesting, or storing a controlled substance since December 23, 1985, in accordance with the Food Security Act of 1985 (Public Law 99-198).</p> <p>C. <b>TEST FOR CREDIT</b></p> <p>The individual or authorized party certifies that the needed credit, with or without a loan guarantee, cannot be obtained by the individual applicant, or in the case of a business entity the needed credit cannot be obtained considering all assets owned by the business entity and all of the individual members.</p> <p>D. <b>ACKNOWLEDGMENT</b></p> <p>I, THE UNDERSIGNED LOAN APPLICANT, UPON SIGNING THIS LOAN APPLICATION, CERTIFY THAT I HAVE RECEIVED THE ABOVE NOTIFICATIONS AND ACCEPT AND COMPLY WITH THE CONDITIONS STATED THEREON. I CERTIFY THAT THE STATEMENTS MADE BY ME IN THIS APPLICATION ARE TRUE, COMPLETE, AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF AND ARE MADE IN GOOD FAITH TO OBTAIN A LOAN. I UNDERSTAND THAT THE 60-DAY PROMPT APPROVAL PERIOD WILL NOT BEGIN UNTIL A COMPLETE APPLICATION HAS BEEN FILED. (WARNING: SECTION 1001 OF TITLE 18, UNITED STATES CODE PROVIDES FOR CRIMINAL PENALTIES TO THOSE WHO PROVIDE FALSE STATEMENTS ON LOAN APPLICATIONS. IF ANY INFORMATION ON THIS APPLICATION IS FOUND TO BE FALSE OR INCOMPLETE, SUCH FINDING MAY BE GROUNDS FOR DENIAL OF THE REQUESTED CREDIT.)</p> <table border="1" style="width: 100%;"><tr><td style="width: 70%;"><b>SIGNATURE OF LOAN APPLICANT OR AUTHORIZED REPRESENTATIVE</b></td><td style="width: 30%;"><b>DATE</b></td></tr><tr><td style="height: 40px;"></td><td></td></tr></table>		<b>SIGNATURE OF LOAN APPLICANT OR AUTHORIZED REPRESENTATIVE</b>	<b>DATE</b>		
<b>SIGNATURE OF LOAN APPLICANT OR AUTHORIZED REPRESENTATIVE</b>	<b>DATE</b>				